MO-4
DO LIST a quide to relieve
hardworking Americans
from the crush of rules a regulations emanating
from Washington

Vicky Hartzler

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If we can but prevent the government from wasting the labours of the people, under the pretence of taking care of them, they must become happy.

Dear President Donald J. Trump,

I do not need to tell you of the crushing number and impact of regulations that have emanated from Washington over the last eight years. Regulations are important. They help protect our health, safety, and well-being, and provide firm rules for us to live by. But taken beyond their initial purpose—and to an extreme—regulations can stifle innovation and infringe on individual liberties.

Some of the most egregious offenders include the EPA's "Waters of the U.S." rule, which is nothing more than a massive federal land grab that could see over 99% of Missouri land regulated by the agency; Obamacare, which is continuing to prove itself to be unaffordable and unsustainable; and the Department of Labor's "Overtime Rule," which will cause many people's hours and wages to be reduced all while increasing the cost of hiring employees.

When I first ran for Congress, many people asked me what was on my to-do list if I was elected. I said, "I am not going to Washington with a 'to-do' list. I am going with an 'UN-do' list," believing we need to stop the harmful policies and let American families thrive.

I asked my constituents what they have been harmed by and what they would like to see undone. Their stories are telling. <u>I wanted to make sure you had the opportunity to hear from the people—their stories—about how the last eight years have hurt them.</u>

I have included in this book a sampling of some of the responses I received when I asked what they would like to see undone. These are the voices that have been ignored over the last eight years—the same voice that spoke so loudly last November.

The American people have given us an opportunity to get some real work done to make their lives better—to get government out of the way so they can prosper on their own merits.

I stand ready to help, ready to work, ready to undo the onerous burdens of the outgoing administration. I appreciate your time and consideration of these important matters, and I look forward to working with you.

Respectfully submitted,

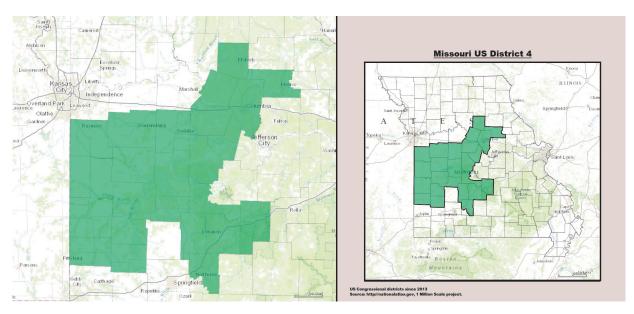
Vicky Hartzler

Vicky Hartzler Member of Congress Missouri's Fourth District WELCOME

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Who are the people of Missouri's Fourth Congressional District?

Missouri's 4th Congressional District consists of 24 counties in west-central Missouri. The district is predominantly rural and relatively conservative.



According to the Census Bureau's American Community Survey, there are approximately 762,000 people living in the district, comprising a little over 286,000 households.

The median household income in Missouri's Fourth Congressional District is \$45,735 - about \$2,500 less than the estimated median household income for all of Missouri (\$48,173), and about \$8,000 less than the estimated median household income for the entirety of the United States (\$53,889).

These Missourians are hardworking, industrious, neighborly, and practical. They do not ask for much, especially from the government. They want to make a living for themselves and their families, but far too many are finding it difficult as the federal government has seemingly aimed to regulate their livelihoods away from them.

It was no surprise a majority of our responses centered on healthcare. In fact, many answered with a simple, "Undo Obamacare."

Undo Obamacare

Our healthcare system is in disarray. My constituents know it, most Missourians know it, and the American people know it. Of the many concerns expressed with the faulty Patient Protection and Affordable Care Act, the expense of it was by far the most common response:

"I'm retired, my premiums have doubled in the last two years with Obama care, two years ago I paid \$305.00 dollars a month, last year it increased to \$422.00 per month and now its going to increase this year to \$576.00 per month! Soon I and my family will not be able to afford to see a doctor because we are putting our monies toward premiums!"

- Mike, Cleveland, MO

"My family of 3 is seeing an increase of 26% in premiums to \$1,311 per month for coverage which is bordering on catastrophic coverage. If we have a claim, the first \$7,200 is my responsibility. The working people in the middle are the one's getting hurt on health care. I am in favor of HSA's. "

- Robert, Lebanon, MO

As you can see, these are examples of just how bad the costs of this law are. Mike would be paying almost \$7,000 in premiums - he would still have to cover his deductible! To provide coverage for his family, Robert is paying almost \$16,000 a year - almost \$23,000 with the deductible included! That's over half of the districts median household income!

In 2017, Obamacare premiums are set to rise around 20 percent on average in Missouri. For rural Missourians, it could be much worse. It doesn't stop there.

"We, my family, is required to have it or pay a fine for not having it. We purchase it through my husband's employer. My husband, I, and our nine year old daughter are on the policy. The premium and deductible keep going up each year. What was a health insurance policy just a few short years ago is now a catastrophic policy as far as our family is concerned. It costs us more in premiums for two months than our entire medical bills were in the past year."

- Dorothy, a long term care nurse in Cole Camp, MO

"I own a small self pay medical clinic and Obama care is terrible for our patients. It has driven up cost and added multiple layers of bureaucracy in order to provide care. Patient's cannot afford premiums and have such high deductibles that "insurance" is not helpful to them. "

- Doug, Seymour, MO

Our health care system is too bureaucratic and too expensive. It didn't work before Obamacare, and it most certainly doesn't work now. Instead of the old, top-down way of doing things, we need to open up the system to innovation and competition. These reforms provide the freedom and the flexibility to pick the plan that meets the needs of American families—not Washington's mandates.

Replace Obamacare

To fix the outrageous and skyrocketing costs, many sought to replace Obamacare with free market principles.

"As an insurance agent I see first hand how unaffordable the Affordable Care Act/Obamacare is and would like to see it undone. I agree we need health reform in this country but this is not working. I only have 2 companies selling individual health plans in Missouri this year and one of them doesn't have Boone Hospital in its network."

- Name Withheld, Martinsburg, MO

"Undo government involvement in our health care, allowing the free market to self-regulate and allowing for health savings accounts with broader options for use."

- Patricia Lynn, Columbia, MO

"...gut the current system and replace it with a system that is primarily market based."

- Mike, Harrisonville, MO

"Please get rid of ObamaCare and put us on a free-market system where insurance companies bid for our money."

- Charles, Wheatland, MO

While many said they would repeal the entirety of Obamacare, replacing it with nothing but the free market, some tended to appreciate certain aspects of the law. In particular, allowing parents to keep their children on their plans until age 26 and not denying coverage to anyone due to pre-existing conditions.

"Let the marketplace work and get Obamacare out of it. Get rid of the mandate as the taxpayers still foot the bill for the uninsured. Allowing children on their parents policies until age 26 seems reasonable as does insuring those with preexisting conditions. Allow insurers to sell across state lines."

- Name Withheld, New Franklin, MO

"Obamacare: Dismantle as quickly as possible. Open the markets to all insurance companies in ALL STATES, so that there is full and free competition. Give us back Health Savings Accounts. One rule - no pre-existing conditions, and let the States decide how much or how little they will subsidize health care for those who cannot afford it."

- Name Withheld, Holden, MO

The people want affordable healthcare. We owe it to them to do what we can to make it so. We need choice, competition, and access. Keeping those parts of the ACA that help while replacing the rest with free-market-based policies will allow Americans to get the coverage they need at a price they can afford.

Another regulatory issue having a detrimental affect to many Missourians' pocketbooks is energy and environmental regulations. From regulating wood-burning stoves to trying to put the coal industry out of business, the last few years have made basic necessities unaffordable for far too many.

According to my constituents, The Environmental Protection Agency (EPA) was the chief offender. This is not surprising considering, in 2015, the EPA was responsible for 9 of the 43 total major rules, adding a regulatory burden of more than \$11 billion annually.

Obama's Clean Power Plan

One of the most egregious offenders is Obama's Clean Power Plan. This rule accounts for \$7.2 billion in annual costs, according to the EPA, and that will all be passed on to everyday, hardworking Americans.

"EPA's air quality standards are unreasonable and unwarranted during a time in this country when we need to buy down our national debt, put tax payers back to work, and ensure self-sufficiency in energy."

- Bob, Columbia, MO

"Undo the energy/EPA carbon laws. The massive increase in energy costs...is hurting families and businesses, especially small businesses by making energy in all its forms unaffordable. Obama said, before he won his first term, that energy costs under his plan would necessarily skyrocket. Well, they have."

- Name Withheld, Milo, MO

"Shut down EPA's plan to disallow our clean coal electrical power plants to provide power to rural Missouri. I am in favor of clean air/water but we don't need the EPA regulating it."

- Joe, Richland, MO

I was pleased when the Supreme Court stayed the implementation of these rules, and I am hopeful we can overturn them altogether. Implementing these rigid new rules would be devastating for rural parts of the country, like Missouri's Fourth. A study by Energy Venture Analysis on the effects of the Clean Power Plan, combined with several recent EPA power plant regulations, found that Missourians' annual electric and gas utility bills would rise by about \$1,000 annually by 2020 as compared to 2012. That represents a whopping 50 percent increase – and Missouri's rural counties, many of which are in our district, would suffer.

"The unnecessary regulation is strangling farmers and small businesses and large businesses go overseas. None of us wants to destroy the planet. Our children and grand children have to live here."

- Ronda, Franklin, MO

Coal has proven it can provide affordable, clean energy for the people of our country. We don't' need Washington dictating how we get our energy or imposing their top-down approach onto hard-working Missourians.

As many of my constituents pride themselves in working hard and providing for their families, it is easy to understand how the Department of Labor's excessive regulation may be troublesome for them.

Fair Labor Standards Act

President Obama's Fair Labor Standards Act rule, or "Overtime Rule," hurts everyday Americans and raises the cost of living while reducing wages and incomes. As I have traveled my district, a vast number of small business owners, leaders of non-profits, and entrepreneurs have raised concerns about how this will negatively impact their operations and their employees.

"What [the overtime rule] has meant for me is the loss of my salaried position, to once again be returned to an hourly position, with all of the insecurity that an hourly position warrants. My employer has assured those in my department that our compensation will be equivalent to before, but there is no guarantee that we will continue to be scheduled for a full 40 hours a week. In addition, with winter approaching, we have been informed that if there are inclement road conditions preventing us from reaching work, we will no longer be allowed to work from home. Instead, we will have to use Earned Time Off (ETO) if we have it available. For those who do not have enough ETO accumulated, we will simply lose a full day's pay."

- Name Withheld, Columbia, MO

"[The Overtime rule is] going to kill us as a small business here in rural Missouri. [It] may work well in more metropolitan areas, but cannot be supported in smaller towns. We pay above the going average for our employees in our area because we want to attract and retain good, quality employees. We have 2 positions that supervise multiple employees (14 total) but our bottom line cannot afford an \$80+K hit to continue. To set an arbitrary salary number across the board is absurdly harmful to small business owners in smaller markets where the cost of living is not high."

- Steve, Waynesville, MO

"The new DOL overtime rules are killing the company I work for and not allowing me to fulfill my desires (think "freedom" not "regulation") in what I agree to with my company concerning wages and hours. "

- Name Withheld, Kansas City, MO

If this rule is not overturned, many of the individuals affected by this rule will be forced into part-time employment or be transitioned to jobs with lower hourly wages, no benefits, and no overtime at all. That doesn't help employees; it hurts them. EDUCATION

According to the responses I received, the people of my district are in consensus: the federal government has little to no business in controlling school policy and/or curriculum. Local school boards, administrators, and state officials are better positioned, knowing their communities and what is needed, to run the schools and make the decisions necessary.

Local Control

The responses were clear: the Department of Education should be upended or eliminated completely.

"Undo any legislation that meddles in the provision of education for our children; this is a local issue. All of the governments big spending for schools have NOT resulted in improvements. Schools get better when local folks are empowered to find solutions and create environments where academic and social skills flourish."

- Patricia Lynn, Columbia, MO

"...the heart of the matter is the federal government's unconstitutional control of education in the U.S. Return oversight of education completely to state control both at the public and college/university levels."

-Lawrence, Pleasant Hill, MO

School Lunch

As a parent and someone who taught nutritional science for 11 years, I want nothing more than for our kids to grow up healthy. Unfortunately, the rules being pushed on our schools are inhibiting that. What we are seeing is wasted food, soaring costs, and declining participation. These regulations have caused Columbia Public Schools in Missouri to lose over \$2 million over the last two years. According to its superintendent, they may have to look at cutting staff and faculty jobs to cover the losses.

"...let the states and local districts control their own curriculum, operations, lunches, policies, and destiny."

- Bill, Lincoln, MO

"[Undo] school lunch restrictions. Local schools know their students better!"

- Name Withheld, Laquey, MO

We need to allow schools to have the flexibility required to provide a nutritious meal that kids will actually eat. Reducing the federal mandates on schools will allow schools to make the decisions necessary to ensure that spending is curtailed, participation increases, and, most importantly, kids get a meal that is filling and nutritious.

We do not need to force states into a one size fits all mold. We need to reduce the role of the federal government in education. We must encourage practices that develop independent learners, reward our best teachers, facilitate innovation in education delivery, and do away with policies that hinder their development. Our children deserve it.

President Obama has gone to great lengths to push his radical agenda onto the American people. As you will read, my constituents would agree.

Misguided Guidance

The Obama Administration in May of last year sent a letter to every public school district in the country in an attempt to reinterpret sex discrimination under Title IX of U.S. Code. The letter mandates restrooms, locker rooms, classes, athletic programs, housing and overnight accommodations, and other activities be based on a student's chosen gender identity rather than his or her biological sex. This is a blatant misinterpretation of Title IX that not only threatens the safety and privacy of our students, it is also a gross overreach by the executive branch.

"The Title IX compliance that the Department of Education has imposed on higher education is absolutely crazy. It treats college students like children, puts ridiculous expectations on faculty to further treat them like children, and it threatens federal funding for institutions that fail to follow its ridiculous ruling. This is not based on a new law, but rather on a "reinterpretation" of an old one."

- Name Withheld, Warrensburg, MO

"[Undo] Obama's orders that restrooms both public and private use would be chosen for subject's own description of sex -- not that decided at birth."

- Name Withheld, Lamar, MO

"...repeal same sex marriage, transgender bathrooms."

- Name Withheld, Columbia, MO

This is yet another example of this administration going around the Constitution to enact its political agenda. It doesn't reflect the will or values of Missourians and they shouldn't have to stand by as their children are used as pawns in a political game.

Contrary to what this administration believes, one-size-fits-all policies are not the best solution to every issue. These types of regulations threaten the safety and privacy of our students, and, when expanded to other agencies, the public at large. We need to overturn them and leave these decisions to local authorities.

Though Social Security is in need of a larger reform package, a number of my constituents were concerned with a particular provision of Social Security that could be undone right away.

Eliminating Windfall Eliminations

The Windfall Elimination Provision (WEP) is a formula that reduces standard Social Security benefits for people who have pensions not covered by Social Security. Currently, there are over one million teachers, firefighters, police officers, and other public servants who are subject to the WEP formula. When these employees retire, the WEP may reduce their check by as much as \$413 per month.

"Because I can't receive social security because of WEP (which is also unfair) I can't pay my Medicare premium with social security. People that do are limited to approximately \$4 and the burden to make up costs is carried by those that don't receive social security. This is very unfair, if costs were incurred by all, the amount for one individual wouldn't be that great. This is a double hit for people that retired under CSR retirement system. I should be able to draw social security from my husband but am penalized because I worked for the government for 38 years."

- Verda, Newberg, MO

"WEP. This is truly unfair. I worked for Civil Service for 29 years and retired with a pension. I have also worked as an adjunct professor for Drury University for 17 years paying into Social Security. I also worked prior to working for Civil Service and paid into Civil Service. When I signed up for Social Security, I was unable to draw my full amount because of the WEP. A windfall is winning the lottery, not working for two retirements and then the government deciding not to pay me my full amount."

- Linda, Richland, MO

"Do away with the windfall. I worked for the government for over thirty years and now in private sector paying social security. I do not want to be penalize for working in the government on my social security."

- Judy, Belton, MO

A simple fix for this problem would be H.R 711 (114th Congress), a budget-neutral bill that would replace the WEP with a new and fair formula that is based on each worker's real-life Social Security contributions and work history. This bill would also prescribe a second formula to bring relief to seniors currently affected by the WEP who have earnings derived from non-covered services performed after 1977. In addition, this legislation would recover overpayments from certain individuals.

It is important to take action to help these workers in Missouri and across America get the benefits they deserve. With your help and support we can make undoing the Windfall Elimination Provision a reality in the 115th Congress.

Missouri is at the heart of many trucking routes, delivering products to retailers, and consumers all over the United States. Transportation is a big industry in Missouri, and it is not immune from overregulation from unelected bureaucrats in Washington.

As one constituent from Sedalia, MO put it:

"[The Federal Motor Carrier Safety Administration] and [its Compliance, Safety, and Accountability] program have enacted mandates that destroy free enterprise and take money out of owner-operators pockets and some small trucking companies. It just seems to be more than a coincidence that the mandates help the very large trucking companies (ATA) in the name of safety even though the statistics prove the new requirements would not improve safety. Most if not all requirements are already used by large companies voluntarily (Wal-Mart, Werner) without measurable safety results except that by doing this in the name of driver control it puts them at a competitive disadvantage hence the big push to legislate compliance."

Electronic Logs & Speed Limiters

Electronic Logging Devices (ELDs) are theorized to improve compliance with hours of service stipulations, but they are incapable of tracking the amount of time drivers expend during the loading and unloading processes—a large portion of the driver's workload. Additionally, speed limiters disproportionately affect small businesses, as the costs incurred by using these devices can be much more easily absorbed by larger trucking companies with reserve trucks—an option not available to many small businesses and owner-operators.

"Electronic logs are going to cost me and other small carriers thousands of dollars with no safety effect. Better training of drivers is a must. Not more regulations. No speed limiter on trucks. The split speed limit was cancelled thru out the states because of the safety issues that occurs with different speed limits."

- Jim, Green Ridge, MO

"I am a small business in the trucking industry. The industry has become one of the most over regulated by the FMCSA over the past 8 years. It is not right for the mega carriers to force what they do on small business truckers like myself. I am a member of the Owner Operator Independent Driver Association (OOIDA), who stands up for us small guys, but they can only do so much. The Electronic log mandate, and speed limiters are just a couple of items that do not help with safety. The electronic logs cost more than going in and buying a pack of paper logs. I have checked the options and e-logs run \$20 a month on up. Also if you just have a handful of trucks running it really cuts into your bottom line."

- Matthew, Seymour, MO

Yet again, Washington's one-size-fits-all mandates end up hurting the most vulnerable. We need to remove these regulations and find a safety measure that is amicable and fair to all in the industry.

Our financial sector has often been the target of regulatory attacks, especially in the wake of the financial crisis. But the rules and regulations aimed at the culprits of that crisis have been missing that target.

Dodd-Frank

Five years after its implementation, Dodd-Frank continues to do the opposite of what it proposed, consolidating financial assets and power in Wall Street at the expense of those on Main Street.

"While I agree that large banks needed to be regulated after the scams they engaged in before the Crash of 2008, I understand that the regulations have prevented small businesses from getting the capital they have needed from community banks. I believe that needs to be reworked so that large banks are still prevented from engaging in fraudulent practices but smaller banks are able to provide more capital to small business."

- Name Withheld, Warsaw, MO

Not accounting for the fact that a local credit unions' needs may differ from, say, Goldman Sachs', Dodd-Frank turned "too big to fail" into "too small to succeed." Small banks are closely tied to communities, serving their neighbors and friends with whom they have formed a local bond. Many rely on these institutions for everything from everyday banking to large loans to start a small business. These are valuable institutions, and they are under attack from big-government policies like Dodd-Frank.

Saving for Retirem...Taxation

The IRS is determined to get its hands on as much of the taxpayers' hard earned dollars as possible. To that end, they seem to have found a "solution" where there is no problem, forcing people to withdraw from their traditional IRAs, even if they don't need to.

Since I have reached the age of 70 and one/half, I have been forced to take the minimum required distribution from my IRA's or face a tax penalty. I am still working full-time and do not need the money at present. I think I should have the ability to determine when I need to withdraw my savings, rather than the government telling me I am required to do so. I am sure more people are working longer now than when the law was first established, so I am not the only one in this position. It seems we are encouraged to save for retirement, but, then forced to begin to deplete those funds unnecessarily. Even if the funds are re-invested, there are tax implications.

- Name Withheld, Columbia, MO

The people, not the government should be in control of their money. This money will get taxed at the time of withdrawal, but withdrawal shouldn't be forced. These types of rules need to be revisited or revoked, allowing people to manage their money to fit their needs.

Access and control of hard-earned wages, salaries, and livings should primarily be controlled by those earning them. We need to overturn rules and regulation that deny, force, or curtail access to capital. Let people take care of people.

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Now that you know some of the things people have been the most vocal about, I wanted to include a list of some of the other rules and regulations that are hurting my constituents and should be undone going forward.

Rule/Regulation	Agency(ies)	Notes
Clean Water Rule: "Waters of the United States"	EPA, Army Corps of Engineers	Definition of "water" is intrusively ambiguous, potentially allowing the EPA to regulate over 99% of land in Missouri
NLRB Joint Employer Ruling	Labor	This administrative ruling held that companies can be held responsible for labor violations committed by their contractors.
Iran Nuclear Deal	State	Gives Iran billions of dollars in sanctions relief and even allows Iran to use its own "experts" to inspect its nuclear sites. It jeopardizes the security of Israel, our number one ally in the Middle East, and set a dangerous precedent for future deals with this dangerous country.
Obama's Executive Order on Immigration	DHS	The President attempted to grant quasi-legal status and work permits to up to 5 million people who entered the U.S. illegally as children or who have children who are American citizens. SCOTUS tie effectively prevented the plan form being implemented.
Efforts to close Guantanamo Bay	State, DoD	Threatens national security. Approximately 30 percent of former GTMO detainees are suspected or confirmed of "returning to terrorist activities." GTMO offers safe and humane treatment of these prisoners. The DoD still has not submitted a viable plan for GTMO's closure, as previously required by law.
New Ozone Standards Rule	EPA	Lowers ozone levels below naturally occurring levels across the US and is being implemented before the current standard has been achieved in many areas throughout the country. Will stifle economic growth and increase uncertainty for local manufacturers, governments, and small business owners.
Independent Payment Advisory Board	HHS	Since the law's passage in 2010, opponents have successfully publicized the danger the IPAB poses to sensible Medicare policy and constitutional self-government
VA Choice Program	VA	Program is unreliable and unresponsive. Our veterans should not be asked to sacrifice their health after sacrificing for us. The pre-approval process gets delayed for months and providers rarely see on-time payments once that pre-approval is obtained.
"Fiduciary" Rule	Labor	Prevents the most vulnerable in our society from getting solid investment advice, making it harder for low – and middle-income families to save for retirement.
Estate and Gift Taxes	IRS	The "death tax" is one of the major burdens confronting farmers and small businesses. Americans who inherit the family farm or small business are forced to sell their land or business because they cannot afford to pay almost half the value of their inheritance.

CONCLUSION

As you can see from these pages, overregulation from our federal government is having a profound and detrimental effect on the people of my district. It doesn't end there. I am certain people across the country are struggling to manage with the crush of rules and regulations that have been forced on them from Washington.

THE E
Regulatory
Burden at a
Glance

Major regulations enacted in 2015 burden businesses and individuals with more than \$22 billion a year in regulatory costs. The total new burden since 2001 is \$176 billion.

	2015	Since 2009	Since 2001
Total number of new rules	2,353	20,642	47,661
Total number of new major rules	81	566	1,062
Increasing burdens	43	229	355
Decreasing burdens	7	26	58
IN BILLIONS OF 2015 DOLLARS			
Cost of major increases in burden	\$22.9	\$112.0	\$182.9
Savings from major decreases in burden	\$0.6	\$3.4	\$5.9
Net increase in burden*	\$22.3	\$107.7	\$176.0

* Excludes identified rules later vacated. **SOURCE:** Heritage Foundation research using data from the Government Accountability Office.

BG 3127 Theritage.org

People are different. Communities are different. Congressional districts and states are different. The people have spoken—loudly and clearly—and their message is the same: **they do not want big government**. They do not need big government.

Considerations and precautions should be taken into account to eliminate the possibility of adversely affecting specific groups of people anytime a one-size-fits-all regulation is even suggested. It would be foolish to think that a bank in Peculiar, Missouri would have the same needs, customers, or requirements as, say, Goldman Sachs.

Considerations should be made, also, as to the scope of the federal government and just where the proposed rule or regulation falls within it. In keeping with the Constitution, specifically the Ninth and Tenth Amendments, rights not outlined in the Constitution are retained by the people and/or the states. The mere act of wanting something to be done to fit an agenda does not provide the grounds for making it happen.

We need to reverse course. We need to help Americans, not hurt them. And we need to remember that what may be good for one does not make it good for all.

Thank you for taking the time to hear from the good people of Missouri's Fourth District. On behalf of them, I am appreciative and I stand ready to help undo the burdens they are facing from overbearing executives and oppressive regulations.

Wick



The MO-4 UNDO List

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